



Form B1, p.2 (01/08)

BlumbergExcelsior, Inc., Publisher, NYC 10013

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Ziemke, Karen	
All prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: New Jersey (Newark)	Case Number 08-21979-DHS	Date Filed: 06/27/08	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.	
<input type="checkbox"/> Exhibit A is attached and made part of this petition.		_____ Signature of Attorney for Debtor(s). _____ Date:	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made part of this petition.			
Information Regarding the Debtor-Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business, or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this district.			
Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
Name of landlord that obtained judgment: Address of landlord: <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. & 362(1)).			



Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Ziemke, Karen Pekar, Ronald
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code. I request relief in accordance with the chapter title 11, United States Code, specified in this petition. <u>X Karen Ziemke</u> Signature of Debtor <u>X Ronald Pekar</u> Signature of Joint Debtor Telephone Number (If not represented by attorney) <u>(973) 379-8593</u> <u>9/11/08</u> Date		Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) <input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached. <input type="checkbox"/> Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. <u>X</u> _____ (Signature of Foreign Representative) (Printed Name of Foreign Representative) _____ Date
Signature of Attorney <u>X</u> _____ Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. §110.) Address <u>X</u> _____ Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.
Signature of Debtor(Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. <u>X</u> _____ Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date _____		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.</i>

**UNITED STATES BANKRUPTCY COURT****DISTRICT OF** New JerseyIn re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.

(If known)

EXHIBIT "C" If, to the best of the debtor's knowledge, the debtor owns or has possession of property that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety, attach this Exhibit "C" to the petition.

EXHIBIT "C" to Voluntary Petition

1. Identify and briefly describe all real or personal property owned or in possession of the debtor that, to the best of the debtor's knowledge, poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

none

2. With respect to each parcel of real property or item of personal property identified in question 1, describe the nature and location of the dangerous condition, whether environmental or otherwise, that poses or is alleged to pose a threat of imminent and identifiable harm to the public health or safety (attach additional sheets if necessary):

n/a



UNITED STATES BANKRUPTCY COURT

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
 I intend to do the following with respect to the property of the estate which secures those consumer debts or is subject to a lease:

Description of Secured Property	Creditor's name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Residence in Short Hills, NJ	Countrywide Funding	X			X
Residence in Short Hills, NJ	Wells Fargo	X			X
Motor Vehicle, 2004 Infiniti FX35	E-Loan Bank				X
Motor Vehicle, 1999 land cruiser	401k plan	X			X

Description of Leased Property	Lessor's name	Lease will be assumed pursuant to 11 U.S.C. 362(h)(1)(A)

9/11/08 Karen Ziemke
Date: Signature of Debtor

9/11/08 Ronald Pekar
Signature of Co-Debtor

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY
PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by
11 U.S.C. §110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address:

X

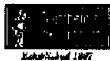
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110;



Form B6 A (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re:Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence located at 18 Brooklawn Drive, Short Hills (Millburn), NJ	Fee simple	J	1,450,000.00	1,385,000.00
Condominium located at 4665 E 4th St, Long Beach, CA 90814.	co-owner (Ronald's mother) supplied 100% of original purchase price in 1997	H	0.00	

Total -> \$1,450,000.00

(Report also on Summary of Schedules)

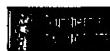
In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
01 Cash on hand	x	Capital One, NA: 5226, ron (0.00), 5218, karen (0.00), 2652, joint (0.00), 5195, karen biz (0.00)	J	
02 Checking savings or other financial accounts certificates of deposit or shares in banks savings and loan thrift building and loan and homestead associations or credit unions brokerage houses or cooperatives.		Ameriprise Financial brokerage account AG Edwards brokerage account Citibank: 4578, joint (0.00) 1081, ron (0.00), 1102, karen (0.00), 9142, karen business (0.00) Commerce Bank: 1877, joint (0.00), 3522, karen biz (0.00) Pitney Bowes Bank - postage meter deposit account Accounts at Commerce Bank holding Social Security Disability benefits for Ronald and for minor child	H J J J W H	0.00 10.00 0.00 266.00 50,000.00
03 Security Deposits with public utilities telephone companies landlords and others.		security deposit pursuant to office lease, less unpaid rent	W	0.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Continuation sheets attached				Total -> 50,276.00



Form B6 B (12/07)

BloombergExcisor, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
			W	H
04 Household goods and furnishings including audio video and computer equipment.		furniture (no provision on forms for claiming that property is no longer part of estate because we "purchased" it with 401k dist) computers and consumer electronics (no provision on forms for claiming that property is no longer part of estate because we "purchased" it with 401k dist)	J	20,000.00
05 Books; pictures and other art objects; antiques; stamp coin record tape compact disc and other collections or collectibles.		inherited stamp collection	H	10,000.00
06 Wearing apparel.		Clothing (no provision on forms for claiming that property is no longer part of estate because we "purchased" it with 401k dist)	J	10,000.00
07 Furs and jewelry.		Jewelry (no provision on forms for claiming that property is no longer part of estate because we "purchased" it with 401k dist)	J	80,000.00
08 Firearms and sports photographic and other hobby equipment.		video & still cameras (no provision on forms for claiming that property is no longer part of estate because we "purchased" it with 401k dist)	J	1,500.00
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules)			Total ->	176,776.00
Continuation sheets attached				

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

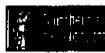
(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
09 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10 Annuities. Itemize and name each issuer.	x			
11 Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1) Give particulars.(file separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	x			
12 Interests in IRA ERISA Keogh or other pension or profit sharing plans. Give particulars.		est Remaining balance in 401K plan Fidelity Investments - moneys distributed from 401k plan not commingled with other assets.	W W	50,000.00 9,300.00
13 Stock and interest in incorporated and unincorporated businesses. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->
Continuation sheets attached

236,076.00



Form B6 B (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

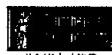
In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14 Interest in partnerships or joint ventures. Itemize.	x			
15 Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16 Accounts receivable.		Receivables for services rendered (receivables sold to 401k plan as of 8/15/08 on 8/18/08 for \$36000. parties have agreed to allow debtor to keep payments against old receivables in exchange for a claim against newer ones)	w	3,000.00
17 Alimony maintenance support and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18 Other liquidated debts owing debtor including tax refunds. Give particulars.	x			
19 Equitable or future interests like estates and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A of Real Property.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> Continuation sheets attached				239,076.00



Form B6 B (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

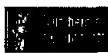
SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		
			W	H	J C
20 Contingent and non-contingent interests in estate of a decedent death benefit plan life insurance policy or trust.		contingent beneficiaries of irrevocable life insurance trusts			0.00
21 Other contingent and unliquidated claims of every nature including tax refunds counterclaims of the debtor and rights to setoff claims. Give estimated value of each.	x				
22 Patents copyrights and other general intellectual property. Give particulars.	x				
23 Licenses franchises and other general intangible. Give particulars.	x				
24 Customer lists or compilations containing personally identifiable information (as defined in 11U.S.C. S101(41A)) provided by individuals connected with obtaining product or service from the debtor primarily for personal family or household purposes.	x				

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->

239,076.00

Continuation sheets attached



Form B6 B (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25 Automobiles trucks trailers and other vehicles and accessories.		1999 toyota landcruiser 2004 infiniti fx35	J J	12,000.00 25,000.00
26 Boats motors and accessories.	x			
27 Aircraft and accessories.	x			
28 Office equipment furnishings and supplies.		business personal property (2-year-old HP server is most of value) no provision for claiming property is not part of estate because of 401k distribution.	w	10,000.00
29 Machinery fixtures equipment and supplies used in business.	x			
30 Inventory.		medical supplies (no provision on forms for claiming that property is no longer part of estate because we "purchased" it with 401k dist)	w	10,000.00
31 Animals.	x			
32 Crops-growing or harvested. Give particulars.	x			
(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total -> Continuation sheets attached				296,076.00



Form B6 B (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	W H J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33 Farming equipment and implements.	x			
34 Farm supplies chemicals and feed.	x			
35 Other personal property of any kind not already listed. Itemize.		retailer gift cards	J	7,000.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules) Total ->
Continuation sheets attached

303,076.00



Form B6 C (12/07)

BloombergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

 Check if debtor claims a homestead exemption that exceeds \$136,875 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Single Family Residence located at 18 Brooklawn Drive, Short Hills (Millburn), NJ	11 USC § 522(d)(1) Aggregate Interest in Property Used as a Residence or Burial Plot	36,900.00	1,450,000.00
1999 toyota landcruiser	11 USC § 522(d)(2) Motor Vehicle	5,900.00	12,000.00
est Remaining balance in 401K plan	11 USC § 522(d)(10)(E) Stock Bonus Pension Profit Sharing Annuity or Similar Plan	50,000.00	50,000.00
Accounts at Commerce Bank holding Social Security Disability benefits for Ronald and for minor child	11 USC § 522(d)(10)(C) Disability Illness or Unemployment Benefits	50,000.00	50,000.00
Fidelity Investments - moneys distributed from 401k plan not commingled with other assets.	11 USC § 522(d)(10)(E) Stock Bonus Pension Profit Sharing Annuity or Similar Plan	9,300.00	9,300.00

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

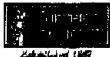
 Check this box if debtor has no creditors holding secured claims to report on this Schedule D

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER <i>(See Instructions)</i>	CO D E B T	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT OF LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY	C U D *
A/C # 30986284		J	VALUE \$ 1,450,000.00	1,210,000.00	0.00	
Countrywide Home Loans 4500 Park Granada Calabasas, CA 91302			1st mortgage on debtors primary residence			U
A/C # 4103 (JWH 094548)		W	VALUE \$ 27,000.00	26,826.25		
E-Loan Bank / Sys & Svc Te Attn: J Ward Holliday Asso 501 Elm Street - Suite 400 Dallas, Texas 75202			purchase money mortgage for 2004 infiniti fx35. creditor already filed proof of claim			U
A/C #		J	VALUE \$ 12,600.00	7,000.00	0.00	
Karen Ziemke 401k plan			9/3/08, loan on car (proceeds applied to current year 401k contribution)			
A/C #		J	VALUE \$ 45,000.00	180,000.00	135,000.00	
Nadine Pekar 4665 E 4th St Apt 36 Long Beach, CA 90814			Loan in 2006 for payment of debtors' 2005 income taxes. nondischargeable under 11 USC 523(a)(14)			
A/C # 2537000-T		J	VALUE \$ 1,450,000.00	14,402.85		
Township of Millburn, NJ Tax Collector Millburn Town Hall, 1st Fl 375 Millburn Avenue Millburn, NJ 07041			property taxes on short hills residence due 5/1/08 and 8/1/08, plus interest at statutory rate			U
A/C # 172252694		J	VALUE \$ 1,500,000.00	175,000.00	0.00	
Wells Fargo Bank, N.A. Home Equity Group MAC X2303-01M PO Box 14469 Des Moines, IA 50306-9655			line of credit with second mortgage on primary residence in short hills.			U
A/C #			VALUE \$			
Subtotal -> (Total of this page)			1,613,229.10		135,000.00	
Total ->			1,613,229.10		135,000.00	

Continuation Sheets attached. (use only on last page of the completed Schedule D.)

(Report total also on
Summary of Schedules)(If applicable,
Report also on
Statistical Summary
of Certain
Liabilities and
Related Data.)

*If contingent, enter C; if unliquidated, enter U; if disputed, enter D.



Form B6 E (12/07)

BlumbergExcisor, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPE OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$10,950 per employee, earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$5400 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to a maximum of \$2425 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(7).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(8).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NO. (See Instructions)	CO D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	C U D *
					AMT NOT ENTITLED TO PRIORITY, IF ANY	
A/C# 6934		J		41,190.00	41,190.00	
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114					0.00	D
			unpaid taxes for year ending 12/31/06			
A/C# 6934		J		Total -> 73,363.00	73,363.00	
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114				Total ->	0.00	
			Form 1040 individual income tax for year ending 12/31/07.			
A/C# 6934		J		40,541.00	40,541.00	
Internal Revenue Service PO Box 21126 Philadelphia, PA 19114					0.00	U
			Form 1040 individual income tax for partial year 2008 ending on filing date			

Continuation Sheets attached.

Subtotal ->
(Total of this page) 155,094.00 155,094.00

(Use only on last page of the completed Schedule E.
(Report total also on Summary of Schedules.) Total -> 155,094.00 155,094.00

(Use only on last page of the completed Schedule E.)
If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

Total -> 0.00

Form B6 EE W (12/04)

In re Ziemke, Karen
Pekar, Ronald

Debtor(s) **Case No.**

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.

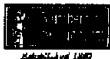
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
5574-1 (ron's ssn ACS PO Box 7051 Utica, NY 13504-7051		H	servicer for federally-guaranteed student loan disbursed 2006 & 2007	U	20,000.00
200449925 Access Group Inc. PO Box 7430 Wilmington, DE 19803-043		H	private student loan, disbursed in late 2006 and early 2007	U	50,000.00
9712 Advanta Bank PO Box 30715 Salt Lake City, UT 84130		W	unsecured debt	U	16,951.45
371547104391009 American Express Attn: Beckett and Lee LL PO Box 3001 Malvern, PA 19355-0701		W	unsecured debt	U	22,466.26
371569503224003 American Express Attn: Beckett and Lee LL PO Box 3001 Malvern, PA 19355-0701		H	unsecured debt	U	12,962.90
371755487821001 American Express Attn: Beckett and Lee LL PO Box 3001 Malvern, PA 19355-0701		W	unsecured debt	U	23,200.69
X continuation sheets attached.				Subtotal	\$ 145,581.30
				Total	\$ 145,581.30

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS



Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
059618547911		H	unsecured term loan	U	3,172.07
American General Finance 2290C US Highway 22E Union, NJ 07083-8421					
8004058524		H	unsecured line.	U	2,523.43
Ameriprise Bank, FSB Attn: Beckett and Lee LL PO Box 3001 Malvern, PA 19355-0701					
374631520830399		W	unsecured credit card	U	31,744.82
Bank of America PO Box 15026 Wilmington, DE 19850-502					
74975973082138		W	unsecured line	U	65,324.92
Bank of America PO Box 15026 Wilmington, DE 19850-502					
4264296141077575		H	unsecured credit card	U	25,615.79
Bank of America PO Box 15026 Wilmington, DE 19850-502					
4888930092583571		H		U	10,002.29
Bank of America PO Box 15026 Wilmington, DE 19850-502					
X continuation sheets attached.				Subtotal	\$ 138,383.32
				Total	\$ 283,964.62

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

BloombergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
374637039325151		H	unsecured credit card	U	5,000.00
Bank of America PO Box 15026 Wilmington, DE 19850-502					
74973166963065		H		U	52,270.03
Bank of America PO Box 15027 Wilmington, DE 19850-502					
931204		W	trade creditor, for merchandise shipped 2008	U	200.00
Banyan International PO Box 1779 Abilene, TX 79604-1779					
5903592646506010		H	unsecured term loan	U	20,000.00
Capital One 2730 Liberty Ave Pittsburgh, PA 15222					
4802132648471814		W	unsecured credit card	U	4,583.56
Capital One Bank (USA), N Attn: TSYS Debt Mgmt (TD PO Box 5155 Norcross, GA 30091					
5178057316517106		H	unsecured credit card	U	3,200.00
Capital One Bank (USA), N Attn: TSYS Debt Mgmt (TD PO Box 5155 Norcross, GA 30091					
X continuation sheets attached.				Subtotal	\$ 85,253.59
				Total	\$ 369,218.21

(Use only on last page of the completed Schedule F.)
 (Report total also on Summary of Schedules and,
 if applicable, on the Statistical Summary of Certain
 Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

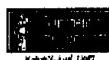
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS



Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
7568087749		W	unsecured line	U	24,188.38
Capital One, N.A. Bank Legal Department 201 St Charles Ave, 26th New Orleans, LA 70170					
7568087688		H	unsecured line	U	4,880.26
Capital One, N.A. Bank Legal Department 201 St Charles Ave, 26th New Orleans, LA 70170					
890525105		W	unsecured note	U	12,000.00
Capital One, N.A. PO Box 1439 Mattituck, NY 11952					
4266841099659284		W	unsecured credit card	U	12,848.48
Chase Bank USA Attn: Weinstein and Riley 2001 Western Ave, Ste 400 Seattle, Wa 98121					
2278 or 2286		W	unsecured credit card	U	4,496.83
Chase Bank USA Attn: Weinstein and Riley 2001 Western Ave, Ste 400 Seattle, Wa 98121					
4266841146055460		H	unsecured credit card	U	8,561.43
Chase Bank USA Attn: Weinstein and Riley 2001 Western Ave, Ste 400 Seattle, Wa 98121					
X continuation sheets attached.				Subtotal	\$ 66,975.38
				Total	\$ 436,193.59

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS



Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
4266841093435392		W	unsecured credit card	U	12,847.34
Chase Bank USA Attn: Weinstein and Riley 2001 Western Ave, Ste 400 Seattle, Wa 98121					
6545235019			trade credit for personal purchases		90.07
Childrens Book of the Mon Attn: Allied Interstate PO Box 5023 New York, NY 10163-5023					
MDS306KZ		W	software maintenance	U D	10,000.00
Chorus Inc 12603 Southwest Freeway Ste 590 Stafford, TX 77477					
6260 or 8158		W	unsecured credit card	U	53,140.50
CitiBusiness Credit Cards PO Box 6014 Sioux Falls, SD 57117					
6386		W	unsecured credit card	U	24,707.14
CitiBusiness Credit Cards PO Box 6500 Sioux Falls, SD 57117					
67300533-0134155		W	unsecured note	U	7,000.00
Citifinancial 1701 US Highway 22 South Unit 20A Watchung, NJ 07063-6500					
X continuation sheets attached.				Subtotal	\$ 107,785.05
				Total	\$ 543,978.64

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

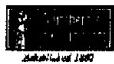
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
4195		H		U	9,262.57
Citibank Credit Cards PO Box 6500 Sioux Falls, SD 57117					
9013528622		W	unsecured debt	U	97,008.61
Citibank, N.A. Loan Servicing 3950 Regent Blvd, S3A-380 Irving, TX 75063					
759229142		W	unsecured debt	U	15,000.00
Citibank, N.A. PO Box 5870, Grand Centra New York, NY 10163-5870					
9341591102		H	unsecured line	U	115.48
Citibank, N.A. PO Box 769007 San Antonio, TX 78245					
9341591081		W	unsecured line	U	1,000.00
Citibank, N.A. PO Box 769007 San Antonio, TX 78245					
6498		H	unsecured term loan	U	1,900.00
Citibank, N.A. PO Box 790110 Saint Louis, MO 63179-11					
X continuation sheets attached.				Subtotal	\$ 124,286.66
				Total	\$ 668,265.30

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
2604 David Evdokimow, M.D. 96 S Finley Ave Basking Ridge, NJ 07920		W	medical services rendered 12/6/07. We received partial reimbursement from insurance but kept it.		3,203.00
2137 Discover Bank/DFS Service PO Box 3025 New Albany, OH 43054		H		U	9,688.70
9174 Discover Bank/DFS Service PO Box 3025 New Albany, OH 43054		W	unsecured credit card	U	7,146.58
6044051100109337 GE Money Bank Attn: Recovery Management 25 SE 2nd Avenue, Suite 1 Miami, FL 33131-1605		W	unsecured line	U	15,061.99
6018595217227772 GE Money Bank PO Box 981064 El Paso, TX 79998-1064		H	unsecured credit card (Gap)	U	48.48
6018596504623228 GE Money Bank PO Box 981064 El Paso, TX 79998-1064		H	unsecured credit card (Old Navy)	U	545.08
X continuation sheets attached.				Subtotal	\$ 35,693.83
				Total	\$ 703,959.13

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
6044051004825343 GE Money Bank PO Box 981422 El Paso, TX 79998-1422		H	unsecured line	U	17,117.00
627183 Henry Schein 135 Duryea Rd Melville, NY 11747-3824		W	trade creditor, for shipments made in early 2008.		342.11
71316631 LabCorp PO Box 2240 Burlington, NC 27216-224		H	services rendered 3/18/08		3.87
4742907 Medical Arts Press PO Box 37647 Philadelphia, PA 19101-0		W	trade creditor, for merchandise shipped 3/28/08		66.36
5574 Medical Laboratory Diagno 101 Old Short Hills Rd, St West Orange, NJ 07052		W	for services rendered 3/29/2006		112.60
4266380013836580 Nordstrom Bank PO Box 6555 Englewood, CO 80155-6555		H	creditor already filed claim		10,041.14
X continuation sheets attached.				Subtotal	\$ 27,683.08
				Total	\$ 731,642.21

(Use only on last page of the completed Schedule F.)
 (Report total also on Summary of Schedules and,
 if applicable, on the Statistical Summary of Certain
 Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.

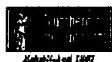
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
17810505861		W	Postage meter rental	U	63.62
Pitney Bowes 2222 American Drive Neenah, WI 54956-1005					
8000909000940549		W	Unsecured credit used to purchase US Postage	U	318.01
Pitney Bowes Bank re: 31818362 1 Elmcroft Road Stamford, CT 06926-0700					
12996739		H	services for minor child on 2/27/08. (hospital should 'write off' charge pursuant to written "professional courtesy" policy)	D	
1610505		W	services rendered 9/4/2003		140.00
St Barnabas Outpatient Ct PO Box 18680 Newark, NJ 07191-8680					
7823		H	unsecured credit card		5,182.93
Washington Mutual (Provid PO Box 660509 Dallas, TX 75266-0509					
9275		W	unsecured credit card		1,801.94
Washington Mutual (Provid PO Box 660509 Dallas, TX 75266-0509					
X continuation sheets attached.				Subtotal	\$ 7,506.50
				Total	\$ 739,148.71

(Use only on last page of the completed Schedule F.)
(Report total also on Summary of Schedules and,
if applicable, on the Statistical Summary of Certain
Liabilities and Related Data.)



Form B6 F (12/07)

BlumbergExcisor, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s)

Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions)	CO D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C U D	AMOUNT OF CLAIM
9643		W	unsecured credit card		1,801.94
Washington Mutual (Provid PO Box 660509 Dallas, TX 75266-0509					
5474648802150070		W	unsecured credit card		91,645.92
Wells Fargo Bank, N.A. MAC S4101-08C 100 W. Washington St. Phoenix, AZ 85003					
2057-029719		H	unsecured credit card		1,500.00
Wells Fargo Financial Nat PO Box 94498 Las Vegas, NV 89193-4498					
_____ continuation sheets attached.				Subtotal	\$ 94,947.86
				Total	\$ 834,096.57

(Use only on last page of the completed Schedule F.)
 (Report total also on Summary of Schedules and,
 if applicable, on the Statistical Summary of Certain
 Liabilities and Related Data.)

Form B6 G (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

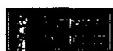
Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Horizon Blue Cross/BS of NJ Physician Relations Three Penn Plaza East, PP-14V Newark, NJ 07105-2200	Personal Services Contract - Insurance Participation
Cigna Health Care Provider Data Management 499 Washington Blvd Jersey City, NJ 07310	Personal Services Contract - Insurance Participation
United Healthcare New Jersey Network Management 111 Wood Avenue South, Ste 2 Iselin, NJ 08830	Personal Services Contract - Insurance Participation
Aetna Inc 151 Farmington Ave Hartford, CT 06156	Personal Services Contract - Insurance Participation
National Government Services P.O. Box 7052 Indianapolis, IN 46207-7052	Personal Services contract - Medicare Part B/New Jersey participation (they use tax id 22-3521196 for contracting purposes)
DirecTV	6 mos. remaining on 2 year contract
Atkins Companies 101 Old Short Hills Road, Penthouse West Orange, NJ 07052	Lessee of nonresidential real property. (101 Old Short Hills Rd., Ste 430 & 420, West Orange, NJ 07052.) 7 yrs left, plus 5-yr option
Richard and Linda Adams 150 Butler St Kingston, PA 18704	short-term lessee for residential real property in stone harbor (cape may county), NJ for period 7/19/08 to 7/26/08.
Quinta del Golfo de Cortez acct no 05940012212 Concord Servicing Corp PO Box 29352 Phoenix, AZ 85038-9352	Mexican timeshare (with U.S. agent for maintenance fee collection) No actual ownership interest in underlying real estate.



Form B6 G (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

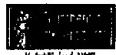
Debtor(s) Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
John Hancock Life Ins. Co. Customer Svc Ctr, R-02 1 John Hancock Way Ste 1350 Boston, MA 02217-1099	Term life policy with insured as Karen's mother.
Verizon Communications	6 mos remaining on one-year fiber telephone/internet service



Form B6 H (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen

Debtor(s) Case No.

(if known)

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form B6 I (12/07)

Blumberg Excelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

DEPENDENTS OF DEBTOR AND SPOUSE			
Debtor's Marital Status Married	RELATIONSHIP Child	AGE 5	
Employment		DEBTOR	SPOUSE
Occupation Physician Name of Employer self	none		
How long employed 9 years			
Address of Employer 101 Old Short Hills Rd Ste 430 West Orange, NJ 07052			

INCOME: (Estimate of average monthly income at time case filed)

DEBTOR

SPOUSE

1. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.) 0.00 0.00

2. Estimate monthly overtime 0.00 0.00

3. SUBTOTAL 0.00 0.00

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security _____

b. Insurance _____

c. Union dues _____

d. Other (Specify) _____

5. SUBTOTAL OF PAYROLL DEDUCTIONS _____ \$ 0.00 \$ 0.00

6. TOTAL NET MONTHLY TAKE HOME PAY _____ \$ 0.00 \$ 0.00

7. Regular income from operation of business or profession or farm

(attach detailed statement) 52046.63 0.00 0.00

8. Income from real property 0.00 0.00 0.00

9. Interest and dividends 0.00 0.00 0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. 0.00 0.00

11. Social security or other government assistance (Specify)

12. Pension or retirement income _____

13. Other monthly income (Specify) _____

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$ 52046.63 \$ 0.00

16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15) \$ 52046.63

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Social Security Disability award for Ronald. Local SSA caseworker called to inform us of award, but she did not give us details. Award should be approx.

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)



Form B6 J (12/07)

BlumbergExcisor, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The monthly average income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home) \$ 8452.23

a. Are real estate taxes included? Yes No b. Is property insurance included? Yes No

2. Utilities Electricity and Heating Fuel 1109.00

b. Water and Sewer 32.08

c. Telephone 237.60

d. Other

3. Home maintenance (repairs and upkeep) 2258.44

4. Food 868.00

5. Clothing 365.67

6. Laundry and dry cleaning 91.80

7. Medical and dental expenses 2027.01

8. Transportation (not including car payments) 739.10

9. Recreation, clubs and entertainment, newspapers, magazines, etc. 1060.00

10. Charitable contributions 0.00

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's 307.67

b. Life 550.00

c. Health 0.00

d. Auto 223.42

e. Other

Long Term Care (both) 463.00

Long Term Disability (Karen only) 348.00

12. Taxes (not deducted from wages or included in home mortgage payments)

(Specify) Property Taxes on Primary Residence 2377.64

Personal Income taxes 6000.00

13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

a. Auto 699.88

b. Other

c. Other

14. Alimony, maintenance, and support paid to others 0.00

15. Payments for support of additional dependents not living at your home 0.00

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 34201.03

17. Other Travel 450.00

18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 62861.57

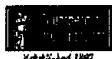
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from line 15 of Schedule I _____

b. Average monthly expenses from Line 18 above _____

c. Monthly net income (a. minus b.) _____ 0.00



Form B6 J (12/07)

BlumbergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The monthly average income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home) \$ 8452.23

a. Are real estate taxes included? Yes No b. Is property insurance included? Yes No

2. Utilities Electricity and Heating Fuel 1109.00

b. Water and Sewer 32.08

c. Telephone 237.60

d. Other

3. Home maintenance (repairs and upkeep) 2258.44

4. Food 868.00

5. Clothing 365.67

6. Laundry and dry cleaning 91.80

7. Medical and dental expenses 2027.01

8. Transportation (not including car payments) 739.10

9. Recreation, clubs and entertainment, newspapers, magazines, etc. 1060.00

10. Charitable contributions 0.00

11. Insurance (not deducted from wages or included in home mortgage payments)

a. Homeowner's or renter's 307.67

b. Life 550.00

c. Health 0.00

d. Auto 223.42

e. Other

Long Term Care (both) 463.00

Long Term Disability (Karen only) 348.00

12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify) Property Taxes on Primary Residenc

Personal Income taxes 2377.64

13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)

a. Auto 699.88

b. Other

c. Other

14. Alimony, maintenance, and support paid to others 0.00

15. Payments for support of additional dependents not living at your home 0.00

16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 34201.03

17. Other Travel 450.00

18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$ 62861.57

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from line 15 of Schedule I

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.) 0.00



In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and
(Total shown on summary page plus 2.)

Date 9/11/08

Signature Karen Ziemke
Ziemke, Karen Debtor
Signature Ronald Pekar 9/11/08
Pekar, Ronald (Joint Debtor, if any)
(If joint case, both spouses must sign.)

Date 9/11/08

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See U.S.C. §110.)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. §110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§110(b), 110(h), and 342(b); and (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. §110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Print or Type Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by
11 U.S.C. §110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address:

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1.)

Date _____

Signature _____

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
DISTRICT OF New Jersey

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business with in the last 6 years, as defined below, also must complete Questions 19-25. If the answer to any question is "None" or the question is not applicable, mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, owner of 5 percent or more of the voting or equity securities of a corporation; a partner other than a limited partner, of a partnership, a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates or the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

NONE

01 INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the gross amount of income the debtor has received from employment trade or profession or from operation of the debtor's business including part-time activities either as an employee or in independent trade or business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains or has maintained financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
390607.72	gross revenue through 8/18/08. calendar year 2007 total was \$642,942, and 2006 total was \$750,922.

NONE

02 INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS

State the amount of income received by the debtor other than from employment trade profession operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCES
0.00	\$796 for Ronald for 2006.

List all payments on loans, installment purchases of goods or services and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL OWNING	NAME AND ADDRESS OF CREDITOR	PAYMENT DATES	AMOUNT PAID
	ACS	4/14/08, 5/14/08, 6/14/08, 6/18/08	each 227.72
	Access Group (unliquidated)	5/15/08 6/19/08	444.00 333.00
	AmEx ending 1009	4/28/08	632.00
	AmEx ending 1001	4/4/08	1123.40
	Bank of America ending 0399	5/19/08 4/21/08	600.00 600.00
	Bank of America ending 0399	4/15/08 5/19/08 6/17/08	908.00 908.00 908.00
	Bank of America ending 7575 (less \$2000.00 disbursement 6/4/08)	3/29/08 4/29/08 5/29/08	600.00 600.00 600.00
	Bank of America ending 3571	4/16/08 5/17/08 6/17/08	194.00 198.00 175.00
	Bank of America ending 5151	4/13/08 5/13/08 6/12/08	each 250.00
	Capital One ending 6010	4/2/08 5/2/08 6/2/08	452.63

Capital one ending 7688 (less advances of approx 5000: CapOne deleted my online access, so I can't verify dates.)	4/15/08 5/7/08 6/18/08 6/24/08	134.77 4000.00 143.01 1000.00
Capital One ending 1814	5/19/08	148.00
Capital One ending 7106	4/26/08	32.00
Capital One ending 5105	5/27/08 6/27/08 7/27/08 8/27/08	411.56 each
Chase ending 9284	4/6/08 5/7/08 6/6/08	260.00 256.00 256.00
Chase ending 2286	4/14/08 5/16/08 6/16/08	89.00 88.00 87.00
Chase ending 5460	4/9/08 5/9/08 6/9/08	174.00 171.00 167.00
Chase ending 5392	4/27/08 5/27/08 6/27/08	249.00 246.00 243.00
Citibank ending 6260 (less 5304.54 in advances since first pmt)	4/3/08 4/29/08 6/3/08	3174.70 5000.00 2000.00
Citibank ending 6386	5/12/08 6/5/08	262.42 1000.00
CitiFinancial	4/8/08 5/5/08	264.60 355.85

citibank ending 8622	4/30/08	3500.00
Citibank ending 1102	4/30/08	1008.43
Citibank ending 1081	4/30/08	1000.00
discover ending 2137 (less 1000.00 balance xfr on 6/16/08)	4/11/08 5/11/08 6/22/08	179.00 177.00 175.00
discover ending 9174	4/20/08 5/20/08	147.00 146.00
GE Money ending 3228	4/3/08 5/3/08 6/3/08	28.00 30.00 29.00
GE Money ending 5343	4/14/08	900.00
GE Money ending 9337	4/18/08	324.00
Nordstrom Bank (219.36 in fresh charges since 1st pmt)	4/11/08 5/14/08 6/13/08	301.00 305.00 300.00
WaMu ending 7823	4/7/08 5/7/08 6/5/08	135.00 134.00 132.00
WaMu ending 9275	4/2/08 5/5/08 6/3/08	124.00 123.00 121.00
WaMu ending 9643	4/7/08 5/7/08 6/5/08	47.00 47.00 46.00

NONE

03B PAYMENTS TO CREDITORS

List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

AMOUNT STILL OWNING	NAME AND ADDRESS OF CREDITOR	PAYMENT DATES	AMOUNT PAID
	n/a (primarily consumer debts)		

NONE

03C PAYMENTS TO CREDITORS

List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

none

NONE

04A SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT	NATURE OF PROCEEDING	COURT & LOCATION	STATUS OR DISPOSITION
unknown	complaint against landscaper	NJ Division of Consumer Affairs	in mediation

NONE

04B SUITS AND ADMINISTRATIVE PROCEEDINGS EXECUTION GARNISHMENTS AND ATTACHMENTS

Describe all property that has been attached garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF SEIZURE	NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DESCRIPTION AND VALUE OF PROPERTY
	n/a	

List all property that has been repossessed by a creditor sold at a foreclosure sale transferred through a deed in lieu of foreclosure or returned to the seller within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	NAME AND ADDRESS OF CREDITOR OR SELLER	DESCRIPTION AND VALUE OF PROPERTY
---	---	--------------------------------------

none

NONE **06A ASSIGNMENTS AND RECEIVERSHIPS**

Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF ASSIGNMENT	NAME AND ADDRESS OF ASSIGNEE	TERMS OF ASSIGNMENT OR SETTLEMENT
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none

NONE **06B ASSIGNMENTS AND RECEIVERSHIPS**

List all property which has been in the hands of a custodian receiver or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed unless spouses are separated and a joint petition is not filed.)

DATE OF ORDER	NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT	DESCRIPTION AND VALUE OF PROPERTY
---------------	-------------------------------	-------------------------------	--------------------------------------

none

NONE **07 GIFTS**

7List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF GIFT	NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR IF ANY	DESCRIPTION AND VALUE OF GIFT
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none

List all losses from fire theft other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF LOSS	DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCE AND IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS
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08/23/2008	\$5,000 (cash)	gambling loss
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09 PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY

List all payments made or property transferred by or on behalf of the debtor to any persons including attorneys for consultation concerning debt consolidation relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Wasserman, Jurista & Stoltz	April 9, 2008	\$2,500.00

10A OTHER TRANSFERS

List all other property other than property transferred in the ordinary course of the business or financial affairs of the debtor transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

8/19/2008	selves	Distributions from debtor's 401(k) plans used to "purchase" debtors' personal property. Intent is to transfer ERISA "exemption" to personal property that would otherwise be subject to seizure by Chapter 7 trustee to pay creditors.
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life insurance
trusts to pay
life insurance
premiums:
approx. \$10,000
per year for
Ronald's, and
\$3000 per year
for Karen's.

NONE

10B OTHER TRANSFERS

List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

none

NONE

11 CLOSED FINANCIAL ACCOUNTS

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed sold or otherwise transferred within one year immediately preceding the commencement of this case. Include checking savings or other financial accounts certificates of deposit or other instruments; shares and share accounts held in banks credit unions pension funds cooperatives associations brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Commerce Bank	Indiv. Checking Acct	\$186.00 - June 1, 2008

NONE

12 SAFE DEPOSIT BOX

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed.)

DATE OF TRANSFER OR SURRENDER, IF ANY	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAME AND ADDRESS OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS

none

List all setoffs made by any creditor including a bank against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF SETOFF NAME AND ADDRESS OF CREDITOR AMOUNT OF SETOFF

none

NONE 14 PROPERTY HELD FOR ANOTHER PERSON

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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none

NONE 15 PRIOR ADDRESS OF DEBTOR

If debtor has moved within three years immediately preceding the commencement of this case list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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n/a

NONE 16 SPOUSES AND FORMER SPOUSES

If the debtor resides or resided in a community property state commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

n/a

NONE 17A ENVIRONMENTAL INFORMATION

List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice and if known the Environmental Law:

DATE OF NOTICE	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENT UNIT	DESCRIPTION ENVIRONMENTAL LAW
-----------------------	------------------------------	--	--------------------------------------

n/a

List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

DATE OF NOTICE	SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENT UNIT	DESCRIPTION ENVIRONMENTAL LAW
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none

17C ENVIRONMENTAL INFORMATION

List all judicial or administrative proceedings including settlements or orders under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding and the docket number.

DOCKET NUMBER	NAME AND ADDRESS OF GOVERNMENT UNIT	STATUS OR DISPOSITION
---------------	-------------------------------------	-----------------------

none

NONE

18A NATURE LOCATION AND NAME OF BUSINESS

If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a partnership, sole proprietor or was self-employed in a trade, profession or other activity either full-or part-time within six years immediately preceding the commencement of this case or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case. List the names addresses taxpayer identification numbers nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all business in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Tax ID#	NAME	BEGINNING AND ENDING DATES	ADDRESS	NATURE OF BUSINESS ADDRESS
22-3521196	Karen Ziemke, MD	June 1, 1998 - present	101 Old Short Hills Road, Suite 430 West Orange, NJ 07052	Physician (Allergist)
	dba Asthma, Allergy & Immunology			

Identify any business listed in response to subdivision a. ,above, that is "single asset real estate" as defined in 11 U.S.C. Sec. 101.

NAME ADDRESS

n/a

19A BOOKS RECORDS AND FINANCIAL STATEMENTS

List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATE SERVICES RENDERED

none

19B BOOKS RECORDS AND FINANCIAL STATEMENTS

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME AND ADDRESS DATE SERVICES RENDERED

none

19C BOOKS RECORDS AND FINANCIAL STATEMENTS

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

none

19D BOOKS RECORDS AND FINANCIAL STATEMENTS

List all financial institutions creditors and other parties including mercantile and trade agencies to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

none

List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY	SUPERVISOR	DOLLAR AMOUNT OF INVENTORY
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none

20B INVENTORIES

List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESS OF CUSTODIAN
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n/a

21A CURRENT PARTNERS OFFICERS DIRECTORS AND SHAREHOLDERS

If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTERREST	PERCENTAGE OF INTERREST
------------------	---------------------	-------------------------

n/a

21B CURRENT PARTNERS OFFICERS DIRECTORS AND SHAREHOLDERS

If the debtor is a corporation, list all officers and directors of the corporation and, each stockholder, who directly or indirectly owns controls or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	-------------------------------

n/a

22A FORMER PARTNERS OFFICERS DIRECTORS AND SHAREHOLDERS

If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case..

NAME	ADDRESS	DATES OF WITHDRAWAL
------	---------	---------------------

n/a

If the debtor is a corporation list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

DATE OF TERMINATION	NAME AND ADDRESS	TITLE
---------------------	------------------	-------

n/a

23 WITHDRAWALS FROM A PARTNERSHIP OR DISTRIBUTIONS BY A CORPORATION

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
--	-----------------------------------	--

n/a

24 TAX CONSOLIDATION GROUP

If the debtor is a corporation list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

TAX PAYER ID NUMBER	NAME OF PARENT CORPORATION
---------------------	----------------------------

n/a

25 PENSION FUNDS

If the debtor is not an individual list the name and federal taxpayer identification number of any pension fund to which the debtor as an employer has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.

TAX PAYER ID NUMBER	NAME OF PENSION FUND
---------------------	----------------------

22-3741797	Karen S Ziemke MD 401K Profit Sharing Plan
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(no single or multi-employer
defined benefit plans)



Unsworn Declaration SFA (10/06) BloombergExcelsior, Inc., Publisher, NYC 10013

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case No.

(if known)

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY

(If completed by an individual or individual and spouse) I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 9/11/08

Signature

Ziemke, Karen

Date 9/11/08

Signature

Pekar, Ronald

(if joint case, both spouses must sign.)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by U.S.C. §110(c)).

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets confirming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing statement of financial affairs, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Continuation sheets attached

Date

Signature

(Print or type name of individual signing on behalf of debtor.)

(An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.)

PENALTY FOR MAKING A FALSE STATEMENT OR CONCEALING PROPERTY
Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. §152 and
3571.

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the ~~approved~~ budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer

Address:

X

Signature of Bankruptcy Petition Preparer or officer,
principal, responsible person, or partner whose Social
Security number is provided above.

Social Security number (If the bankruptcy petition
preparer is not an individual, state the Social Security
number of the officer, principal, responsible person, or
partner of the bankruptcy petition preparer.) (Required
by 11 U.S.C. § 110.)

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Karen Ziemke & Ronald Pekar

Printed Name(s) of Debtor(s)

Case No. (if known)

Signature of Debtor

Date

Signature of Joint Debtor (if any) Date



UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Ziemke, Karen
Pekar, Ronald
Debtor(s)

Case No.
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Ziemke, Karen

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will pay any filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ
PM 1:19
CLERK



3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]*

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the developed through the agency. Any extension of the 30-day deadline can be granted only 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Ziemke, Karen

Date: 9/11/06



UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Ziemke, Karen
Pekar, Ronald
Debtor(s)

Case No.
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

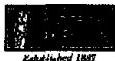
Pekar, Ronald

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will any filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and may have to take extra steps to stop creditor's collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

08 SEP 11 PM 1
U.S. BANKRUPTCY COURT
NEWARK, NJ
FILED

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*



3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the developed through the agency. Any extension of the 30-day deadline can be granted only 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

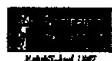
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Pekar, Ronald

Date:



Form B22A (Chapter 7) (01/08)

BlumbergExcelsior, Inc., Publisher, NYC 10013

According to the calculations required by this statement:

The presumption arises.

The presumption does not arise.

(Check the box as directed in parts I, III, and VI of this statement.)

In re: Ziemke, Karen
Pekar, Ronald

Debtor(s) Case Number:

(If known)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

Part I. EXCLUSION FOR DISABLED VETERANS

	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the "Presumption does not arise" box at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1A	<input type="checkbox"/> Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. §3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. §101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the
	<input type="checkbox"/> Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.

Part II. CALCULATION OF MONTHLY INCOME FOR §707(B)(7) EXCLUSION

	Marital / filing status. Check the box that applies and complete the balance of this part of this statement as directed.	
a.	<input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.	
b.	<input type="checkbox"/> Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of §707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.	
c.	<input type="checkbox"/> Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11	
d.	<input checked="" type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income for the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If you received different amounts of income during these six months, you must total the amounts received during the six months, divide this total by six, and enter the result on the appropriate line.	
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 0.00 \$ 0.00
4	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference on Line 4. Do not enter a number less than zero. Do not include any part of the business entered on Line b as a deduction in Part V.	
	a. Gross receipts \$ 52,046.63 0.00 b. Ordinary and necessary business expenses \$ 34,201.03 0.00 c. Business income Subtract Line b from Line a	\$ 17,845.60 \$ 0.00
5	Rent and other real property income. Subtract Line b from Line a and enter the difference on Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.	
	a. Gross receipts \$ 0.00 0.00 b. Ordinary and necessary business expenses \$ 0.00 0.00 c. Business income Subtract Line b from Line a	\$ 0.00 \$ 0.00
6	Interest, dividends, and royalties.	\$ 0.00 \$ 0.00
7	Pension and retirement income.	\$ 0.00 \$ 0.00
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.	\$ 0.00 \$ 0.00

Form B22A (Chapter 7) (01/08) **Blumberg Excelsior, Inc., Publisher, NYC 10013**

d.	E-Loan Bank	2004 infiniti	\$ 699.88	Y
e.	401k plan	land cruiser	\$ 400.00	N
				\$ 12,012.76

43	<p>Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deductions 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.</p>	\$ 0.00
----	---	---------

44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.	\$ 0.00
45	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.	
	a. Projected average monthly Chapter 13 plan payment.	\$ 0.00
	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usoj.gov/ust/ or from the clerk of the bankruptcy court.)	X 0.00
	c. Average monthly administrative expense of Chapter 13 case	Total: Multiply Lines a and b \$ 0.00
46		\$ 15,000.00

Subpart D: Total Deductions Allowed under §707(b)(2)

47 Total of all deductions allowed under §707(b)(2). Enter the total of Lines 33, 41, and 46. **\$ 27,470.40**

Part VI. DETERMINATION OF §707(b)(2) PRESUMPTION

48	Enter the amount from Line 18 (Current monthly income for §707(b)(2))	\$ 17,845.60
49	Enter the amount from Line 47 (Total of all deductions allowed under §707(b)(2))	\$ 27,470.40
50	Monthly disposable income under §707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$ -9,624.80
51	60-month disposable income under §707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$ -577,488.00

52 Initial presumption determination. Check the applicable box and proceed as directed.

The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.

The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.

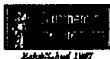
The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).

53 Enter the amount of your total non-priority unsecured debt \$ NA
54 Threshold debt amount: multiply the amount in Line 53 by the number 0.25 and to the result

Secondary presumption determination. Check the applicable box and proceed as directed.

55 **The amount on Line 51 is less than the amount on Line 54.** Check the box for "The Presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.

The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The Presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.



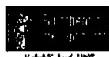
30	Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$ 660.00
31	Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance listed in Line 34.	\$ 660.00
32	Other Necessary Expenses: telecommunication services. Enter the average monthly expenses that you actually pay for cell phones, pagers, call waiting, caller id, special long distance or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.	\$ 150.00
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$ 13,691.44

Subpart B: Additional Expense Deductions under § 707(b)
Note: Do not include any expenses that you have listed in Lines 19-32

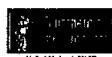
	Health Insurance, Disability Insurance and Health Savings Account Expenses. List the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories.													
34	<table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$ 0.00</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$ 348.00</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$ 0.00</td> </tr> <tr> <td></td> <td>Total: Add lines a, b and c</td> <td>\$ 348.00</td> </tr> </table>	a.	Health Insurance	\$ 0.00	b.	Disability Insurance	\$ 348.00	c.	Health Savings Account	\$ 0.00		Total: Add lines a, b and c	\$ 348.00	
a.	Health Insurance	\$ 0.00												
b.	Disability Insurance	\$ 348.00												
c.	Health Savings Account	\$ 0.00												
	Total: Add lines a, b and c	\$ 348.00												
35	Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.	\$ 0.00												
36	Protection against family violence. Enter any average monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$ 54.00												
37	Home energy costs. Enter the average monthly amount, in excess of the allowance specified by the IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case Trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.	\$ 1,181.65												
38	Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$137.50 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$ 125.00												
39	Additional food and clothing expenses. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is and necessary.	\$ 57.55												
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. §170(c)(1)-(2).	\$ 0.00												
41	Total Additional Expense Deductions under §707(b). Enter the total of Lines 34 through 40	\$ 1,766.20												

Subpart C: Deductions for Debt Payment

42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.																
	<table border="1"> <tr> <td>a.</td> <td>Countrywide</td> <td>residence in short hi</td> <td>\$ 7,452.23</td> <td>N</td> </tr> <tr> <td>b.</td> <td>Wells Fargo</td> <td>residence in short hi</td> <td>\$ 860.65</td> <td>N</td> </tr> <tr> <td>c.</td> <td>taxes & insurance</td> <td>18 brooklawn</td> <td>\$ 2,600.00</td> <td>Y</td> </tr> </table>	a.	Countrywide	residence in short hi	\$ 7,452.23	N	b.	Wells Fargo	residence in short hi	\$ 860.65	N	c.	taxes & insurance	18 brooklawn	\$ 2,600.00	Y	
a.	Countrywide	residence in short hi	\$ 7,452.23	N													
b.	Wells Fargo	residence in short hi	\$ 860.65	N													
c.	taxes & insurance	18 brooklawn	\$ 2,600.00	Y													



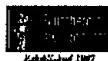
	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.										
22A	<p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.</p> <p><input type="checkbox"/> 0 <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 or more</p> <p>Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$ 560.00									
22B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).</p>	\$									
23	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23.</p> <p>Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs, First Car</td> <td>\$ 489.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42</td> <td>\$ 699.88</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 1</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 489.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 699.88	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$ 0.00
a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 489.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 699.88									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
24	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.</p> <p>Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.</p> <table border="1"> <tr> <td>a.</td> <td>IRS Transportation Standards, Ownership Costs, Second Car</td> <td>\$ 478.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42</td> <td>\$ 400.00</td> </tr> <tr> <td>c.</td> <td>Net ownership/lease expense for Vehicle 2</td> <td>Subtract Line b from Line a</td> </tr> </table>	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$ 478.00	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 400.00	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$ 78.00
a.	IRS Transportation Standards, Ownership Costs, Second Car	\$ 478.00									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 400.00									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
25	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes.</p> <p>Do not include real estate or sales taxes.</p>	\$ 6,472.00									
26	<p>Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs.</p> <p>Do not include discretionary amounts, such as non-mandatory 401(k) contributions.</p>	\$ 0.00									
27	<p>Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$ 781.00									
28	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.</p>	\$ 0.00									
29	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$ 0.00									



Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)

Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)

19A	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.)					\$ 1,151.00																							
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under, and enter the results in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter																												
	<table border="1"> <thead> <tr> <th colspan="2">Household members under 65 years of age</th> <th colspan="3">Household members 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td>a1.</td> <td>Allowance per member</td> <td>57</td> <td>a2.</td> <td>Allowance per member</td> <td>3</td> </tr> <tr> <td>b1.</td> <td>Number of members</td> <td>3</td> <td>b2.</td> <td>Number of members</td> <td>0</td> </tr> <tr> <td>c1.</td> <td>Subtotal</td> <td>171</td> <td>c2.</td> <td>Subtotal</td> <td>0</td> </tr> </tbody> </table>					Household members under 65 years of age		Household members 65 years of age or older			a1.	Allowance per member	57	a2.	Allowance per member	3	b1.	Number of members	3	b2.	Number of members	0	c1.	Subtotal	171	c2.	Subtotal	0	\$ 171.00
Household members under 65 years of age		Household members 65 years of age or older																											
a1.	Allowance per member	57	a2.	Allowance per member	3																								
b1.	Number of members	3	b2.	Number of members	0																								
c1.	Subtotal	171	c2.	Subtotal	0																								
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court.)					\$ 750.00																							
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do no enter an amount less than zero.																												
	<table border="1"> <tbody> <tr> <td>a.</td> <td>IRS Housing and Utilities Standards; mortgage/rental expense</td> <td>\$ 1,804.00</td> </tr> <tr> <td>b.</td> <td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</td> <td>\$ 10,912.88</td> </tr> <tr> <td>c.</td> <td>Net mortgage/rental expense</td> <td>Subtract Line b from Line a.</td> </tr> </tbody> </table>					a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,804.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 10,912.88	c.	Net mortgage/rental expense	Subtract Line b from Line a.	\$ 0.00														
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,804.00																											
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 10,912.88																											
c.	Net mortgage/rental expense	Subtract Line b from Line a.																											
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below: repairs and small improvements (at actual cost)					\$ 2,258.44																							



9	Unemployment compensation. Enter the amount in Column A and, if applicable, Column B. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse \$	0.00	\$ 0.00 \$ 0.00

10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount. Total and enter on Line 10	\$ 0.00	\$ 0.00
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11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B Is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$ 17,845.60	\$ 0.00
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$ 17,845.60	

Part III. APPLICATION OF § 707(b)(7) EXCLUSION

13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$ 214,147.20
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoi.aov/ust/ or from the clerk of the bankruptcy court.)	
	a. Enter debtor's state of residence: New Jersey a. Enter debtor's household size: 3	\$ 83,306.00
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed. <input type="checkbox"/> The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The Presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII. <input checked="" type="checkbox"/> The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.	

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)

16	Enter the amount from Line 12.	\$ 17,845.60
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT regularly contributed to the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$ 0.00
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$ 17,845.60



UNITED STATES BANKRUPTCY COURT
DISTRICT OF New Jersey

In re: Ziemke, Karen
Pekar, Ronald

Case No.
Debtor(s)
Chapter 7

VERIFICATION OF CREDITOR MATRIX

The above-named debtor(s) hereby verify that the attached list of creditors is true and correct
to the best of their knowledge.

Dated: 9/11/08

Debtor Karen Ziemke
Ziemke, Karen

Debtor Ronald Pekar
Pekar, Ronald

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ
08 SEP 11 PM 1:21
JAMES J. WILSON
CLERK
BY CLERK'S OFFICE

ACS
5574-1 (ron's ssn
PO Box 7051
Utica, NY 13504-7051

Access Group Inc.
200449925
PO Box 7430
Wilmington, DE 19803-0430

Advanta Bank
9712
PO Box 30715
Salt Lake City, UT 84130-07

American Express
371547104391009
Attn: Beckett and Lee LLP
PO Box 3001
Malvern, PA 19355-0701

American Express
371569503224003
Attn: Beckett and Lee LLP
PO Box 3001
Malvern, PA 19355-0701

American Express
371755487821001
Attn: Beckett and Lee LLP
PO Box 3001
Malvern, PA 19355-0701

American General Finance
059618547911
2290C US Highway 22E
Union, NJ 07083-8421

Ameriprise Bank, FSB
8004058524
Attn: Beckett and Lee LLP
PO Box 3001
Malvern, PA 19355-0701

Bank of America
374631520830399
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
374637039325151
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
4264296141077575
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
4888930092583571
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
74975973082138
PO Box 15026
Wilmington, DE 19850-5026

Bank of America
74973166963065
PO Box 15027
Wilmington, DE 19850-5026

Banyan International
931204
PO Box 1779
Abilene, TX 79604-1779

Capital One Bank (USA), N.A.
4802132648471814
Attn: TSYS Debt Mgmt (TDM)
PO Box 5155
Norcross, GA 30091

Capital One Bank (USA), N.A.
5178057316517106
Attn: TSYS Debt Mgmt (TDM)
PO Box 5155
Norcross, GA 30091

Capital One, N.A.
7568087688
Bank Legal Department
201 St Charles Ave, 26th Flo
New Orleans, LA 70170

Capital One, N.A.
7568087749
Bank Legal Department
201 St Charles Ave, 26th Flo
New Orleans, LA 70170

Capital One, N.A.
890525105
PO Box 1439
Mattituck, NY 11952

Chase Bank USA
2278 or 2286
Attn: Weinstein and Riley PS
2001 Western Ave, Ste 400
Seattle, Wa 98121

Chase Bank USA
4266841093435392
Attn: Weinstein and Riley PS
2001 Western Ave, Ste 400
Seattle, Wa 98121

Chase Bank USA
4266841099659284
Attn: Weinstein and Riley PS
2001 Western Ave, Ste 400
Seattle, Wa 98121

Chase Bank USA
4266841146055460
Attn: Weinstein and Riley PS
2001 Western Ave, Ste 400
Seattle, Wa 98121

Childrens Book of the Month
6545235019
Attn: Allied Interstate
PO Box 5023
New York, NY 10163-5023

Chorus Inc
MDS306KZ
12603 Southwest Freeway
Ste 590
Stafford, TX 77477

CitiBusiness Credit Cards
6260 or 8158
PO Box 6014
Sioux Falls, SD 57117

CitiBusiness Credit Cards
6386
PO Box 6500
Sioux Falls, SD 57117

CitiFinancial
67300533-0134155
1701 US Highway 22 South
Unit 20A
Watchung, NJ 07063-6500

Citibank Credit Cards
4195
PO Box 6500
Sioux Falls, SD 57117

Citibank, N.A.
9013528622
Loan Servicing
3950 Regent Blvd, S3A-380
Irving, TX 75063

Citibank, N.A.
759229142
PO Box 5870, Grand Central S
New York, NY 10163-5870

Citibank, N.A.
9341591081
PO Box 769007
San Antonio, TX 78245

Citibank, N.A.
9341591102
PO Box 769007
San Antonio, TX 78245

Citibank, N.A.
6498
PO Box 790110
Saint Louis, MO 63179-1110

Countrywide Home Loans
30986284
4500 Park Granada
Calabasas, CA 91302

David Evdokimow, M.D.
2604
96 S Finley Ave
Basking Ridge, NJ 07920

Discover Bank/DFS Services L
2137
PO Box 3025
New Albany, OH 43054

Discover Bank/DFS Services L
9174
PO Box 3025
New Albany, OH 43054

E-Loan Bank / Sys & Svc Tech
4103 (JWH 094548)
Attn: J Ward Holliday Assoc
501 Elm Street - Suite 400
Dallas, Texas 75202

GE Money Bank
6044051100109337
Attn: Recovery Management Sy
25 SE 2nd Avenue, Suite 1120
Miami, FL 33131-1605

GE Money Bank
6018595217227772
PO Box 981064
El Paso, TX 79998-1064

GE Money Bank
6018596504623228
PO Box 981064
El Paso, TX 79998-1064

GE Money Bank
6044051004825343
PO Box 981422
El Paso, TX 79998-1422

Henry Schein
627183
135 Duryea Rd
Melville, NY 11747-3824

Internal Revenue Service
6934
PO Box 21126
Philadelphia, PA 19114

Internal Revenue Service
6934
PO Box 21126
Philadelphia, PA 19114

Internal Revenue Service
6934
PO Box 21126
Philadelphia, PA 19114

LabCorp
71316631
PO Box 2240
Burlington, NC 27216-2240

Medical Arts Press
4742907
PO Box 37647
Philadelphia, PA 19101-0647

Medical Laboratory Diagnosi
5574
101 Old Short Hills Rd, Ste 1
West Orange, NJ 07052

NJ Division of Taxation
6934
Special Proc/Bankruptcy
PO Box 245
Trenton, NJ 08695-0245

NJ Division of Taxation
6934
Special Proc/Bankruptcy
PO Box 245
Trenton, NJ 08695-0245

Nadine Pekar

4665 E 4th St Apt 36
Long Beach, CA 90814

Nordstrom Bank
4266380013836580
PO Box 6555
Englewood, CO 80155-6555

Pitney Bowes
17810505861
2222 American Drive
Neenah, WI 54956-1005

Pitney Bowes Bank
8000909000940549
re: 31818362
1 Elmcroft Road
Stamford, CT 06926-0700

St Barnabas Medical Center
12996739
attn: Rubin & Raine of NJ
PO Box 660
Eatontown, NJ 07724-0660

St Barnabas Outpatient Ctr
1610505
PO Box 18680
Newark, NJ 07191-8680

Township of Millburn, NJ
2537000-T
Tax Collector
Millburn Town Hall, 1st Floor
375 Millburn Avenue
Millburn, NJ 07041

Washington Mutual (Providian
7823
PO Box 660509
Dallas, TX 75266-0509

Washington Mutual (Providian
9275
PO Box 660509
Dallas, TX 75266-0509

Washington Mutual (Providian
9643
PO Box 660509
Dallas, TX 75266-0509

Wells Fargo Bank, N.A.
172252694
Home Equity Group
MAC X2303-01M
PO Box 14469
Des Moines, IA 50306-9655

Wells Fargo Bank, N.A.
5474648802150070
MAC S4101-08C
100 W. Washington St.
Phoenix, AZ 85003

Wells Fargo Financial NatlBk
2057-029719
PO Box 94498
Las Vegas, NV 89193-4498